

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Allen D Billingslea  
Melissa A. Billingslea  
Debtors

Case No. 12-01773-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 61

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db/jdb  
4068769 +Allen D Billingslea, Melissa A. Billingslea, 370 Lynne Drive, Mt Wolf, PA 17347-9598  
4068770 +ACS, 501 BLEECKER ST, UTICA, NY 13501-2401  
4090614 ACS, PO BOX 7051, UTICA, NY 13504-7051  
4101704 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183  
4104870 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
4135748 +AHELA, c/o ACS, P. O. Box 22724, Long Beach, CA 90801-5724  
+American Student Assistance Guarantor, 100 Cambridge Street Suite 1600,  
Boston, MA 02114-2567  
4068774 +BRAZOS HIGHER EDUCATION, 2600 WASHINGTON AVE, WACO, TX 76710-7449  
4068775 +BRAZOS HIGHER EDUCATION, PO BOX 1308, WACO, TX 76703-1308  
4068776 +BRIAN BLITZ PA, 8726 TOWN & COUNTRY BLVD, STE 205, ELLICOTT CITY, MD 21043-3002  
4586083 +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500  
4562557 +Caliber Home Loans, Inc., 4500 Park Granada, Calabasas, CA 91302-1613  
4068781 +FOCUS RECEIVABLE MANAGEMENT, 1130 NORTHCHASE PKWY, STE 150, MARIETTA, GA 30067-6429  
4068782 +FOCUS RECEIVABLE MANAGEMENT, PO BOX 725069, ATLANTA, GA 31139-2069  
4068787 +MEMBERS FIRST FCU, PO BOX 2104, MECHANICSBURG, PA 17055-2104  
4068789 +MEMBERS FIRST FCU, 535 DUNDALK AVE, BALTIMORE, MD 21224-2903  
4068793 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,  
DURHAM NC 27713-2450  
(address filed with court: PROFESSIONAL RECOVERY CONSULTANTS, 2700 MERIDIAN PARKWAY,  
STE 200, DURHAM, NC 27713)  
4068797 +SHEFFIELD FINANCIAL/BB&T FINANCIAL, PO BOX 1704, CLEMMONS, NC 27012-1704  
4068798 +THE TIME GROUP INC (#1), 7 F GWYNNS MILL COURT, OWINGS MILLS, MD 21117-3528  
4068799 +TIME GROUP INC (#1), ALLYSON GARDENS I, 701 CATHEDRAL STREET, BALTIMORE, MD 21201-5223

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM May 17 2017 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr EDI: RECOVERYCORP.COM May 17 2017 19:03:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4068771 +EDI: BANKAMER.COM May 17 2017 19:03:00 BAC HOME LOANS, PO BOX 15222,  
WILMINGTON, DE 19886-5222  
4068773 EDI: BANKAMER.COM May 17 2017 19:03:00 BANK OF AMERICA, 1100 NORTH KING ST,  
WILMINGTON, DE 19884  
4068772 EDI: BANKAMER.COM May 17 2017 19:03:00 BANK OF AMERICA, PO BOX 15019,  
WILMINGTON, DE 19886  
4101466 EDI: BANKAMER2.COM May 17 2017 19:03:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
4154212 +EDI: BANKAMER.COM May 17 2017 19:03:00 Bank of America, N.A., 7105 Corporate Drive,  
Plano, TX 75024-4100  
4068777 +EDI: RMSC.COM May 17 2017 19:03:00 CARE CREDIT/GEMB, PO BOX 960061,  
ORLANDO, FL 32896-0061  
4088418 EDI: CBSAAFES.COM May 17 2017 19:03:00 AAFES/MIL STAR/EXCHANGE,  
c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374  
4068780 EDI: CBSAAFES.COM May 17 2017 19:03:00 EXCHANGE CREDIT PROGRAM, PO BOX 78731,  
PHOENIX, AZ 85062  
4068790 EDI: CBSAAFES.COM May 17 2017 19:03:00 MILITARY STAR, 3911 S WALTON WALKER BLVD,  
DALLAS, TX 75236  
4068778 EDI: DIRECTV.COM May 17 2017 19:03:00 DIRECT TV, PO BOX 6550, ENGLEWOOD, CO 80155  
4068779 EDI: DIRECTV.COM May 17 2017 19:03:00 DIRECT TV, PO BOX 9001069,  
LOUISVILLE, KY 40290-1069  
4160783 EDI: ECMC.COM May 17 2017 19:03:00 ECMC, P. O. Box 75906, St. Paul, MN 55175  
4109290 EDI: RMSC.COM May 17 2017 19:03:00 GE Capital Retail Bank, Attn: Bankruptcy Department,  
PO Box 960061, Orlando FL 32896-0661  
4165807 EDI: RMSC.COM May 17 2017 19:03:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
4068783 +EDI: RMSC.COM May 17 2017 19:03:00 GECRB/LOWES, PO BOX 965005, ORLANDO, FL 32896-5005  
4068784 +EDI: RMSC.COM May 17 2017 19:03:00 GEMB/CARE CREDIT, PO BOX 981439,  
EL PASO, TX 79998-1439  
4068785 +EDI: IIC9.COM May 17 2017 19:03:00 IC SYSTEMS, 444 HIGHWAY 96 EAST, PO BOX 64437,  
SAINT PAUL, MN 55164-0437  
4147840 EDI: AIS.COM May 17 2017 19:03:00 InSolve Recovery, LLC by American InfoSource LP,  
PO Box 269093, Oklahoma City, OK 73126-9093  
4068786 +EDI: RMSC.COM May 17 2017 19:03:00 LOWES/GECRB, PO BOX 530914, ATLANTA, GA 30353-0914  
4068788 +E-mail/Text: unger@members1st.org May 17 2017 19:16:41 MEMBERS FIRST FCU, PO BOX 40,  
MECHANICSBURG, PA 17055-0040  
4302490 EDI: AIS.COM May 17 2017 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
4068791 +E-mail/Text: electronicbkydocs@nelnet.net May 17 2017 19:16:27 NELNET, 3015 S PARKER ROAD,  
SUITE 400, AURORA, CO 80014-2904  
4068792 +E-mail/Text: electronicbkydocs@nelnet.net May 17 2017 19:16:27  
NELNET/DEPARTMENT OF EDUCATION, 121 S 13TH ST, LINCOLN, NE 68508-1904

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4088739 +E-mail/Text: bknotice@ncmlc.com May 17 2017 19:16:29 National Capital Management, LLC,  
agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741

4093206 +E-mail/Text: electronicbkdocs@nelnet.net May 17 2017 19:16:27  
Nelnnet on behalf of the U.S. Department of Educati, 3015 South Parker Road, Suite 400,  
Aurora, CO 80014-2904

4170083 +EDI: OPHSUBSID.COM May 17 2017 19:03:00 Oak Harbor Capital VI, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

4113316 EDI: PRA.COM May 17 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

4165808 EDI: RECOVERYCORP.COM May 17 2017 19:03:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

4068794 +EDI: SEARS.COM May 17 2017 19:03:00 SEARS, PO BOX 183081, COLUMBUS, OH 43218-3081

4068795 +EDI: SEARS.COM May 17 2017 19:03:00 SEARS, PO BOX 6282, SIOUX FALLS, SD 57117-6282

4068796 +E-mail/Text: bankruptcy@bbandt.com May 17 2017 19:16:21 SHEFFIELD FINANCIAL,  
2554 LEWISVILLE CLEMMONS RD, CLEMMONS, NC 27012-8110

4111809 +E-mail/Text: bankruptcy@bbandt.com May 17 2017 19:16:21 Sheffield Financial / BB&T,  
Bankruptcy Section, PO Box 1847, Wilson NC 27894-1847

4142437 EDI: VERIZONEAST.COM May 17 2017 19:03:00 VERIZON, PO BOX 3037,  
BLOOMINGTON, IL 61702-3037

4068800 +EDI: VERIZON.COM May 17 2017 19:03:00 VERIZON, PO BOX 11328,  
SAINT PETERSBURG, FL 33733-1328

4068801 +E-mail/Text: bankruptcydept@wyn.com May 17 2017 19:16:35 WYNDHAM, PO BOX 98940,  
LAS VEGAS, NV 89193-8940

4068802 +E-mail/Text: bankruptcydept@wyn.com May 17 2017 19:16:35 WYNDHAM VACATIONS,  
10750 W CHARLESTON, STE 130, LAS VEGAS, NV 89135-1049

4082018 +E-mail/Text: bankruptcydept@wyn.com May 17 2017 19:16:35 Wyndham Vacation Resorts Inc,  
PO Box 97474, Las Vegas, NV 89193-7474

4374248 EDI: ECAST.COM May 17 2017 19:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262

4374247 EDI: ECAST.COM May 17 2017 19:03:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 41

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

cr\* +American Student Assistance Guarantor, 100 Cambridge Street Suite 1600,  
Boston, MA 02114-2567

cr\* ECMC, P O Box 75906, St. Paul, MN 55175

cr\* InSolve Recovery, LLC by American InfoSource LP, PO Box 269093,  
Oklahoma City, OK 73126-9093

cr\* +Oak Harbor Capital VI, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132

cr\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

4586084\* +Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500

4093253\* +Nelnnet on behalf of the U.S. Department of Educati, 3015 South Parker Road, Suite 400,  
Aurora, CO 80014-2904

TOTALS: 0, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor LSF9 Master Participation Trust ASwartz@mw-c-law.com,  
ecfmail@mw-c-law.com  
Celine P DerKrikorian on behalf of Creditor LSF9 Master Participation Trust  
ecfmail@mw-c-law.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Jerome B Blank on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com  
Joseph Angelo Dessoye on behalf of Creditor Caliber Home Loans, INC. pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Mario John Hanyon on behalf of Creditor LSF9 Master Participation Trust pamb@fedphe.com  
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Timothy Alan Baker on behalf of Debtor Allen D Billingslea bakerlawfirmllc@yahoo.com,  
tbakerlaw@msn.com  
Timothy Alan Baker on behalf of Joint Debtor Melissa A. Billingslea bakerlawfirmllc@yahoo.com,  
tbakerlaw@msn.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Allen D Billingslea  
First Name Middle Name Last Name

Debtor 2 Melissa A. Billingslea  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-01773-RNO**

Social Security number or ITIN **xxx-xx-6401**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN **xxx-xx-2976**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

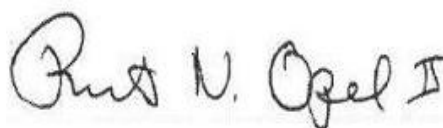
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen D Billingslea

Melissa A. Billingslea

By the  
court:

May 17, 2017

Honorable Robert N. Opel  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**